STATE OF MISSISSIPPI COUNTY OF DESOTO

WHEREAS, default has occurred in the performance of the covenants, terms and conditions of a Deed of Trust dated August 30, 2001, executed by HAZEL GLOVER, conveying certain real property therein described to ARNOLD M WEISS OF SHELBY COUNTY TN, as Trustee, for ACCREDITED HOME LENDERS, INC, Original Beneficiary, to secure the indebtedness therein described, as same appears of record in the office of the Chancery Clerk of DeSoto County, Mississippi filed and recorded September 7, 2001, in Deed Book 1378, Page 422; and

WHEREAS, the beneficial interest of said Deed of Trust was transferred and assigned to BANK OF AMERICA, N.A., SUCCESSOR BY MERGER TO BAC HOME LOANS SERVICING, LP FKA COUNTRYWIDE HOME LOANS SERVICING, LP by instrument recorded on July 21, 2010 in the office of the aforesaid Chancery Clerk in Deed Book 3190, Page 326; and

WHEREAS, on July 24, 2015, the undersigned, Rubin Lublin, LLC has been appointed as Substitute Trustee by instrument recorded in the office of the aforesaid Chancery Clerk in Deed Book 4015, Page 518; and

NOW, THEREFORE, the holder of said Deed of Trust, having requested the undersigned so to do, as Substitute Trustee or his duly appointed agent, by virtue of the power, duty and authority vested and imposed upon said Substitute Trustee shall, on **October 1, 2015** within the lawful hours of sale between 11:00AM and 4:00PM at the east front door of the Courthouse proceed to sell at public outcry to the highest and best bidder for cash or certified funds ONLY, the following described property situated in DeSoto County, Mississippi, to wit:

LOT 278, SECTION F, KINGSTON ESTATES SUBDIVISION, IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, DESOTO COUNTY, MISSISSIPPI, AS PER PLAT THEREOF RECORDED IN PLAT BOOK 70, PAGE 2, IN THE OFFICE OF THE CHANCERY CLERK OF DESOTO COUNTY, MISSISSIPPI.

PROPERTY ADDRESS: The street address of the property is believed to be 7387 LEE ANN DRIVE, HORN LAKE, MS 38637-0000. In the event of any discrepancy between this street address and the legal description of the property, the legal description shall control.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

THIS LAW FIRM IS ATTEMPTING TO COLLECT A DEBT. ANY INFORMATION OBTAINED WILL BE USED FOR THAT PURPOSE.

WITNESS MY SIGNATURE, this 20 day of August, 2015.

Rubin Lublin, LLC, Substitute Trustee 428 North Lamar Blvd, Suite 107

Oxford, MS 38655

www.rubinlublin.com/property-listings.php

Tel: (877) 813-0992 Fax: (404) 601-5846

PUBLISH: 09/03/2015, 09/10/2015, 09/17/2015, 09/24/2015

WHEREAS, on May 29, 2007, Brandi L. Croaker, a married person, a/k/a Brandi L. Croaker-Swift and Marvin O. Swift, Jr. executed a certain deed of trust to Emmett James House or Bill R. McLaughlin, Trustee for the benefit of Regions Bank d/b/a Regions Mortgage which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,729 at Page 407; and

WHEREAS, EverBank has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated June 30, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4008 at Page 668; and

WHEREAS, said Deed of Trust was subsequently assigned to Green Tree Servicing LLC by instrument dated August 5, 2015 and recorded in Book 4,035 at Page 442 of the aforesaid Chancery Clerk's office; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Ditech Financial LLC s/b/m to Green Tree Servicing LLC, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 1, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 565, Section B, South Half of DeSoto Village Subdivision, situated in Section 33, Township 1 South, Range 8 West, DeSoto County, MS, as per plat of record in Plat Book 8, Page 16-19, in the Chancery Clerk's Office of DeSoto County, MS.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 4th day of September, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

6296 Tulane Road Horn Lake, MS 38637 15-012285AH

Publication Dates: September 10, 17 and 24, 2015

10-1-15

WHEREAS, on May 5, 2011, John A. McElroy, Sr. and wife, Cynthia G. McElroy executed a certain deed of trust to National Title Insurance of New York, Inc., Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., as nominee for Freedom Mortgage Corporation of New Jersey, its successors and assigns which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 3,303 at Page 376; and

WHEREAS, said Deed of Trust was subsequently assigned to Wells Fargo Bank, NA by instrument dated November 5, 2014 and recorded in Book 3,904 at Page 167 of the aforesaid Chancery Clerk's office; and

WHEREAS, Wells Fargo Bank, NA has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 18, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,034 at Page 627; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, Wells Fargo Bank, NA, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 1, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 101, Heritage Hills P.U.D. Phase III-D, situated in Section 26, Township 1 South, Range 8 West, as shown by Plat of record in Plat Book 57, Pages 15-16 Chancery Clerk's Office for DeSoto County, Mississippi, to which plat reference is hereby made for a more complete legal description.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 2nd day of September, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7807 Chesterfield Drive S Southaven, MS 38671 15-013728AH

Publication Dates: September 10, 17 and 24, 2015

10-1-15

WHEREAS, on April 13, 2007, Jimmie (Guest) Langen and Henry Langen executed a certain deed of trust to Michelle Koehler, Trustee for the benefit of American General Financial Services, Inc. which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,700 at Page 340; and

WHEREAS, said Deed of Trust was subsequently assigned to U.S. Bank National Association, as Indenture Trustee for Springleaf Mortgage Loan Trust 2012-3 by instrument dated July 14, 2015 and recorded in Book 4,013 at Page 259 of the aforesaid Chancery Clerk's office; and

WHEREAS, U.S. Bank National Association, as Indenture Trustee for Springleaf Mortgage Loan Trust 2012-3 has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated August 11, 2015 and recorded in the aforesaid Chancery Clerk's Office in Book 4,031 at Page 482; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, U.S. Bank National Association, as Indenture Trustee for Springleaf Mortgage Loan Trust 2012-3, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 1, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

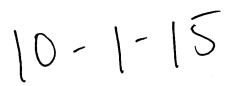
PARCEL 1:

Parts of Lots One (1), Two (2), and Three (3), Sylvan Lake Addition to Maywood, in DeSoto County, Mississippi, described more fully as follows: BEGINNING at a point 25 feet south 31 degrees 15 minutes east from the southwest corner of Lot No. Two (2); thence north 31 degrees 15 minutes west 100 feet along the road right-of-way to a point 5 feet north 31 degrees 15 minutes west of the northwest corner of Lot No. Two (2); thence north 68 degrees 00 minutes east 205.2 feet to a point at waters edge of Woodland Lake; thence south 25 degrees east along waters edge 110 feet to a point thence south 71 degrees 10 minutes west 194.9 feet to the point of beginning, containing 0.48 acres, more or less.

PARCEL 2:

Part of Lot 1 and of adjoining property north Sylvan Lake Addition to Maywood, in DeSoto County, Mississippi, described more fully as follows: BEGINNING at a point 5 feet north 31 degrees 15 minutes west of the northwest corner of Lot No. 2; thence north 31 degrees 15 minutes west 100 feet along the road right-of-way to a point; thence north 87 degrees 30 minutes east 221 feet to a point located at approximately waters edge of Woodland Lake; thence south 22 degrees east 100 feet along waters edge to a point; thence south 88 degrees 00 minutes west 205 feet to the point of beginning, containing 0.49 acres, more or less. BOTH OF THE ABOVE DESCRIBED PARCELS being in Section 28, Township 1, Range 8 West, in DeSoto County, Mississippi, a plat of Sylvan Lake Addition to Maywood Lots being of record in Book 32, page 302, of the Records of the Chancery Court Clerk, DeSoto County, Mississippi.

BEING THE PROPERTY CONVEYED IN Quit Claim Deed of Gift from Ruth S. Guest And Husband, J. M. Guest to Jimmie (Guest) Langen, dated 01/14/2000, recorded 01/24/2000, in Deed Book 366, Page 238, in the Clerk of Chancery Court for Desoto



County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 1st day of September, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

7360 Redbud Lane Olive Branch, MS 38654 15-012301 AH

Publication Dates: September 10, 17 and 24, 2015

WHEREAS, on August 31, 2005, Jaime Reyes and Balerin Rivera executed a certain deed of trust to Realty Title, Trustee for the benefit of New Century Mortgage Corporation which deed of trust is of record in the office of the Chancery Clerk of DeSoto County, State of Mississippi in Book 2,299 at Page 366; and

WHEREAS, said Deed of Trust was subsequently assigned to JPMorgan Chase Bank, National Association by instrument dated November 2, 2012 and recorded in Book 3,538 at Page 241 of the aforesaid Chancery Clerk's office; and

WHEREAS, JPMorgan Chase Bank, National Association has heretofore substituted Shapiro & Massey, LLC as Trustee by instrument dated October 4, 2013 and recorded in the aforesaid Chancery Clerk's Office in Book 3,727 at Page 199; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby having been declared to be due and payable in accordance with the terms of said deed of trust, JPMorgan Chase Bank, National Association, the legal holder of said indebtedness, having requested the undersigned Substituted Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust and for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expense of sale.

NOW, THEREFORE, I, Shapiro & Massey, LLC, Substituted Trustee in said deed of trust, will on October 1, 2015 offer for sale at public outcry and sell within legal hours (being between the hours of 11:00 a.m. and 4:00 p.m.), at the East Front Door of the County Courthouse of DeSoto County, located at Hernando, Mississippi, to the highest and best bidder for cash the following described property situated in DeSoto County, State of Mississippi, to-wit:

Lot 263, Phase I, Section K, Kentwood Subdivision, situated in Section 3, Township 2 South, Range 8 West, as shown on plat of record in Plat Book 52, Page 16 in the Chancery Clerk's Office of DeSoto County, Mississippi.

I WILL CONVEY only such title as vested in me as Substituted Trustee.

WITNESS MY SIGNATURE on this 3rd day of September, 2015.

Shapiro & Massey, LLC SUBSTITUTED TRUSTEE

Shapiro & Massey, LLC 1080 River Oaks Drive Suite B-202 Flowood, MS 39232 (601)981-9299

2580 Bryce Cove Horn Lake, MS 38637 13-007589AH

Publication Dates: September 10, 17 and 24, 2015

10-1-15